

UNITED STATES BANKRUPTCY COURT
District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/23/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amanda Hager
516 River Rd.
Apt. 6
New Milford, NJ 07646

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-7428 (Amanda Hager)

United States Bankruptcy Judge:
Honorable Rosemary Gambardella

Attorney for Debtor(s) (name and address):
Amanda Hager
516 River Rd.
Apt. 6
New Milford, NJ 07646
Telephone number:

Trustee:
Jay L. Lubetkin
Rabinowitz, Lubetkin & Tully, L.L.C.
293 Eisenhower Parkway, Suite 100
Livingston, NJ 07039
Telephone number: 973-597-9100
The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: **May 28, 2015**

Time: **10:30 AM**

Location: **Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
7/27/15

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102
Telephone number: 973-645-4764

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:
8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 4/24/15

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

-- Refer to Other Side for Important Deadlines and Notices --

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-866-222-8029. After the initial greeting enter the New Jersey court code: #88. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Amanda Hager
 Debtor

Case No. 15-17463-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: mgonzale
 Form ID: b9a

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Apr 24, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2015.

db +Amanda Hager, 516 River Rd., Apt. 6, New Milford, NJ 07646-1900
 tr +Jay L. Lubetkin, Rabinowitz, Lubetkin & Tully, L.L.C., 293 Eisenhower Parkway, Suite 100,
 Livingston, NJ 07039-1711
 515465514 +Amerifinancial Solutions, PO Box 602570, Charlotte, NC 28260-2570
 515465516 +Cardiac Endovascular, Associate, 1124 E. Ridgewood Ave., Ridgewood, NJ 07450-3915
 515465519 +Dr. Melissa Bagloo, 161 Fort Washington Ave., New York, NY 10032-3729
 515465520 +Endocrinology Associates, 265 Ackerman Ave #101, Ridgewood, NJ 07450-4299
 515465521 +Everett Clinic, 1818 121 Street Se, Everett, WA 98208-5985
 515465523 +Good Samaritan Hospital, 255 Lafayette Ave., Suffern, NY 10901-4869
 515465524 +Lifeline Center for Women, 101 Madison Ave., Morristown, NJ 07960-7357
 515465525 +Lincoln Technical Institute, 1 Plymouth Meeting, 4th Floor, Plymouth Meeting, PA 19462
 515465528 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 515465529 +Oradell Animal Hospital, 580 Winters Ave., Paramus, NJ 07652-3902
 515465530 +Pressler and Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
 515465531 +RJM Acquisitions, 575 Unerhill Blvd., Suite 224, Syosset, NY 11791-4437
 515465532 +Seventh Avenue, 1112 7 Ave, Monroe, WI 53566-1364
 515465534 +Summit Collection Services, PO Box 306, Hohokus, NJ 07423-0306
 515465535 +Teaneck Emergency Physicians, 718 Teaneck Rd., Teaneck, NJ 07666-4245
 515465536 +The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
 515465537 +Tribute Mastercard, PO Box 105341, Atlanta, GA 30348-5341
 515465538 +Tristate Emergency Physicians, 255 Lafayette Ave., Suffern, NY 10901-4812
 515465539 +Valley Surgical, Assistants LLC, 20 Carrington Court, Woodcliff Lake, NJ 07677-7855
 515465541 +Westwood Anesthesia, Associates, 250 Old Hook Rd. #2, Westwood, NJ 07675-3123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg +E-mail/Text: leah.bynon@usdoj.gov Apr 24 2015 22:13:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 24 2015 22:13:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515465513 +EDI: AFNIRECOVERY.COM Apr 24 2015 22:03:00 Afni, PO Box 3097,
 Bloomington, IL 61702-3097
 515465517 E-mail/Text: bankruptcy@cavps.com Apr 24 2015 22:13:59 Cavalry Portfolio Services,
 7 Skyline Drive 3rd Floor, Hawthorne, NY 10532
 515465515 +E-mail/Text: cms-bk@cms-collect.com Apr 24 2015 22:13:22 Capital Management Services,
 698 1/2 S Ogden Street, Buffalo, NY 14206-2317
 515465518 +E-mail/Text: ering@cbhv.com Apr 24 2015 22:13:31 Cb of the Hudson Valley,
 155 N. Plank Rd., Newburgh, NY 12550-1748
 515465522 +EDI: AMINFOFP.COM Apr 24 2015 22:03:00 First Premier, 3820 N. Louise Ave,
 Sioux Falls, SD 57107-0145
 515465526 +EDI: MID8.COM Apr 24 2015 22:03:00 Midland Credit Management, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 515465533 EDI: NEXTEL.COM Apr 24 2015 22:03:00 Sprint PCS, PO Box 4191, Carol Stream, IL 60197
 515465540 +EDI: AFNIVZCOMBINED.COM Apr 24 2015 22:03:00 Verizon, Inc., PO Box 15124,
 Albany, NY 12212-5124
 515465542 +E-mail/Text: collect@williamsalexander.com Apr 24 2015 22:13:19 Williams/Alexander and,
 Associa, 1479 State Route 23, Wayne, NJ 07470-7507

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515465527 ##+Midland Funding, 227 W Trade St., Ste 1610, Charlotte, NC 28202-1676

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2015

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: mgonzalez
Form ID: b9a

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Total Noticed: 33

Date Rcvd: Apr 24, 2015

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2015 at the address(es) listed below:

Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com

TOTAL: 1